

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

NICOLE M SEDDON

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.: 14-23708 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

January 28, 2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 09/12/2014 and confirmed on 10/16/14 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		120,525.50
Less Refunds to Debtor	1,615.70	
TOTAL AMOUNT OF PLAN FUND		118,909.80

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,500.00	
Trustee Fee	4,885.25	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		8,385.25

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	BANK OF AMERICA NA** Acct: 6185	0.00	9,641.00	0.00	9,641.00
	NEW REZ LLC D/B/A SHELLPOINT MORTI Acct: 5121	0.00	63,114.76	0.00	63,114.76
	BANK OF AMERICA NA** Acct: 6185	318.77	318.77	0.00	318.77
	GREEN TREE SERVICING LLC(*) Acct: 1223	79.31	79.31	0.00	79.31
	PITTSBURGH WATER & SEWER AUTHOF Acct: J120	0.00	0.00	0.00	0.00
	PITTSBURGH WATER & SEWER AUTHOF Acct: J120	0.00	0.00	0.00	0.00
	FORD MOTOR CREDIT COMPANY LLC(*) Acct: 0003	0.00	28,476.00	0.00	28,476.00
	FORD MOTOR CREDIT COMPANY LLC(*) Acct: 8214	3,232.98	3,232.98	0.00	3,232.98
	FORD MOTOR CREDIT COMPANY LLC(*) Acct: 8214	0.00	0.00	0.00	0.00
	FORD MOTOR CREDIT COMPANY LLC(*) Acct: 0003	452.00	452.00	0.00	452.00
					105,314.82

Priority					
	FRANCIS E CORBETT ESQ Acct:	0.00	0.00	0.00	0.00
	NICOLE M SEDDON Acct:	0.00	0.00	0.00	0.00
	NICOLE M SEDDON Acct:	1,041.50	1,041.50	0.00	0.00
	NICOLE M SEDDON Acct:	574.20	574.20	0.00	0.00
	FRANCIS E CORBETT ESQ Acct:	3,000.00	3,000.00	0.00	0.00
	FRANCIS E CORBETT ESQ	500.00	500.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Priority					
	Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX4-19				
	CLERK, U S BANKRUPTCY COURT	25.84	25.84	0.00	25.84
	Acct: XXXXXXXXK NA				
					25.84
Unsecured					
	DUQUESNE LIGHT COMPANY*	152.91	4.91	0.00	4.91
	Acct: 7123				
	NATIONAL COLLEGIATE STUDENT LOAN	5,682.04	182.48	0.00	182.48
	Acct: 7123				
	CITIBANK NA(*)++	804.57	0.00	0.00	0.00
	Acct: 3505				
	CHASE/JPMORGAN CHASE(*)++	0.00	0.00	0.00	0.00
	Acct: 1192				
	CHASE/JPMORGAN CHASE(*)++	0.00	0.00	0.00	0.00
	Acct: 8389				
	ECAST SETTLEMENT CORP	11,410.74	366.46	0.00	366.46
	Acct: 4994				
	CREDIT FIRST NA*	1,474.49	47.35	0.00	47.35
	Acct: 3264				
	NAVIENT SOLUTIONS LLC O/B/O US DEP	103,430.26	3,321.68	0.00	3,321.68
	Acct: 7123				
	PRA/PORTFOLIO RECOVERY ASSOC	2,143.78	68.85	0.00	68.85
	Acct: 9150				
	DISCOVER BANK(*)	14,711.29	472.46	0.00	472.46
	Acct: 7903				
	DISCOVER PERSONAL LOANS**	18,646.62	598.84	0.00	598.84
	Acct: 0356				
	DISCOVER BANK(*)	229.12	7.36	0.00	7.36
	Acct: 4874				
	PRA/PORTFOLIO RECOVERY ASSOC	395.57	12.71	0.00	12.71
	Acct: 2364				
	PRA/PORTFOLIO RECOVERY ASSOC	2,884.28	92.63	0.00	92.63
	Acct: 3413				
	PRA/PORTFOLIO RECOVERY ASSOC	253.91	8.16	0.00	8.16
	Acct: 1052				
	JEFFREY R HUNT ESQ	0.00	0.00	0.00	0.00
	Acct:				
	GILBERT B WEISMAN ESQ	0.00	0.00	0.00	0.00
	Acct:				
	JEROME BLANK ESQ	0.00	0.00	0.00	0.00
	Acct:				
	JAMES C WARMBRODT ESQ	0.00	0.00	0.00	0.00
	Acct:				
					5,183.89
TOTAL PAID TO CREDITORS					110,524.55

TOTAL	
CLAIMED	25.84
PRIORITY	4,083.06
SECURED	162,219.58

Date: 01/28/2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
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Imaged Certificate of Notice Page 5 of 7
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

NICOLE M SEDDON

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:14-23708 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

Imaged Certificate of Notice Page 6 of 7

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Nicole M. Seddon
DebtorCase No. 14-23708-JAD
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: jfur
Form ID: pdf900Page 1 of 2
Total Noticed: 35

Date Rcvd: Jan 30, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 01, 2020.

jdb +Nicole M. Seddon, 2403 High Oak Drive, Pittsburgh, PA 15220-3916
r +Frankie Jo Kunselman, Howard Hanna Real Estate Services, 180 Fort Couch Road,
Pittsburgh, PA 15241-1041

cr +New Residential Mortgage LLC, P.O. Box 9013, Addison, TX 75001-9013
cr NewRez LLC d/b/a Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826
cr eCAST Settlement Corporation, POB 29262, New York, NY 10087-9262

13920851 American Education Services, PO Box 2461, Harrisburg, Pennsylvania 17105-2461
14829134 +Bank of America, N.A., P.O. Box 31785, Tampa, FL 33631-3785
13920852 Best Buy, PO Box 780443, St. Louis, Missouri 63179
13920853 Chase Freedom, PO Box 15153, Wilmington, Delaware 19886-5153
13920854 CitiCards, PO Box 6062, Sioux Falls, South Dakota 57117-6062
13976039 +Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0493
13979931 +Credit First NA, PO Box 818011, Cleveland, OH 44181-8011
13920855 Credit First, NA, PO Box 81344, Cleveland, OH 44188-0344
13920856 Department of Education Loan Services, PO Box 74051, Atlanta, GA 30374-0351
13973494 ECAST SETTLEMENT CORPORATION, ASSIGNEE, OF CITIBANK, N.A., POB 29262,
NEW YORK, NY 10087-9262

13938425 ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180
(address filed with court: Ford Motor Credit Company LLC, P. O. Box 62180,
Colorado Springs, CO 80962)

13920860 Ford Credit, PO Box 220564, Pittsburgh, Pennsylvania 15257-2564
13979722 +National Collegiate Student Loan Trust-2006-2, PO Box 4275, Norcross, GA 30091-4275
15184852 NewRez LLC d/b/a Shellpoint Mortgage, Servicing, PO Box 10826,
Greenville, South Carolina 29603-0826

13920864 Old Navy Vise/Syncb, PO Box 960017, Orlando, FL 32896-0017
13960085 +Pittsburgh Water & Sewer Authority, c/o Goehring Rutter & Boehm,
437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/Text: bankruptcy.bnc@ditech.com Jan 31 2020 03:15:24 Ditech Financial LLC,
Ditech Financial LLC, 1400 Turbine Drive Suite 200, Rapid City, SD 57703, US 57703-4719

13920857 E-mail/PDF: gecsedirecoverycorp.com Jan 31 2020 03:18:37 Dick's Sporting Goods,
Synchrony Bank/DSG, PO Box 960012, Orlando, FL 32896-0012

13923142 E-mail/Text: mrdiscen@discover.com Jan 31 2020 03:15:14 Discover Bank,
DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025

13920858 E-mail/Text: mrdiscen@discover.com Jan 31 2020 03:15:14 Discover Card, PO Box 6103,
Carol Stream, Illinois 60197-6103

13924940 +E-mail/Text: dplbk@discover.com Jan 31 2020 03:16:29 Discover Personal Loans,
PO Box 30954, Salt Lake City, UT 84130-0954

13978517 +E-mail/Text: kbarkley@bernsteinlaw.com Jan 31 2020 03:16:41 Duquesne Light Company,
c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,,
Pittsburgh, PA 15219-1945

14007107 E-mail/Text: bankruptcy.bnc@ditech.com Jan 31 2020 03:15:24 GREEN TREE SERVICING LLC,
P.O. BOX 6154, RAPID CITY SD, 57709-6154, 888-298-7785

13979277 E-mail/Text: bankruptcy.bnc@ditech.com Jan 31 2020 03:15:24 Green Tree Servicing LLC,
PO BOX 6154, Rapid City, SD 57709-6154, Telephone # 888-298-7785

13978484 E-mail/Text: bankruptcy.bnc@ditech.com Jan 31 2020 03:15:24 Green Tree Servicing, LLC,
P.O. Box 6154, Rapid City, SD 57709-6154

13920863 E-mail/Text: bankruptcy.bnc@ditech.com Jan 31 2020 03:15:24 Green Tree Servicing, LLC,
PO Box 0049, Palatine, Illinois 60055-0049

13985016 E-mail/PDF: pa_dc_claims@navient.com Jan 31 2020 03:17:44
Navient Solutions Inc. on behalf of, Department of Education Services, P.O. Box 9635,
Wilkes-Barre PA. 18773-9635

13977373 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jan 31 2020 03:18:14
Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

13920865 E-mail/PDF: gecsedirecoverycorp.com Jan 31 2020 03:18:37 PayPal Credit Services/SYNCB,
PO Box 960080, Orlando, FL 32896-0800

13920866 E-mail/PDF: gecsedirecoverycorp.com Jan 31 2020 03:18:38 TJX Rewards MasterCard/SYNCB,
PO Box 530949, Atlanta, GA 30353-0949

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr BANK OF AMERICA, N.A.
cr DITECH FINANCIAL LLC
cr Duquesne Light Company
cr Pittsburgh Water & Sewer Authority
13920861 Ford Credit
13920862 Green Tree

District/off: 0315-2

User: jfur
Form ID: pdf900

Page 2 of 2
Total Noticed: 35

Date Rcvd: Jan 30, 2020

13920859* Discover Card, PO Box 6103, Carol Stream, Illinois 60197-6103

TOTALS: 6, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 01, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 28, 2020 at the address(es) listed below:

Francis E. Corbett on behalf of Joint Debtor Nicole M. Seddon fcorbett@fcorbettlaw.com,
fcorbett7@gmail.com
James Warmbrodt on behalf of Creditor DITECH FINANCIAL LLC bkgroup@kmlawgroup.com
Jeffrey R. Hunt on behalf of Creditor Pittsburgh Water & Sewer Authority jhunt@grblaw.com,
cnoroski@grblaw.com
Jerome B. Blank on behalf of Creditor BANK OF AMERICA, N.A. pawb@fedphe.com
Kevin M BATTERY on behalf of Creditor Ditech Financial LLC kbattery@rascrane.com
Office of the United States Trustee ustregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
Sindi Mncina on behalf of Creditor Ditech Financial LLC smncina@rascrane.com

TOTAL: 9